

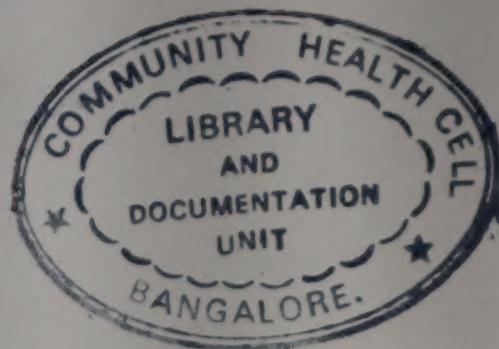


1995

SEWA

**SELF EMPLOYED WOMEN'S
ASSOCIATION**

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SEWA'S MEMBERSHIP 1995

Total Membership

State	No. of members
Gujarat	1,58,152
Madhya Pradesh	42,982
Uttar Pradesh	4,619
Bihar	11,882
Kerala	1,162
All India Total	2,18,797

Gujarat : Rural - Urban

	No. of members	Percent
Urban	51,451	32.5
Rural	1,06,701	67.5

Gujarat : Trade-wise

Type of Worker	Number	Percent
Vendors	11,515	7.3
Home-based Workers	55,151	34.8
Labour and Services	91,486	57.9
Total	1,58,152	100

SEWA (SELF EMPLOYED WOMEN'S ASSOCIATION)

SEWA is a trade union formed in 1972. It is both an organisation and a movement with each strengthening and carrying forward the other. The SEWA movement is especially enhanced by its being a 'Sangam' or confluence of three movements: the labour movement, the Co-operative movement and the women's movement. Gandhian thinking is the guiding force for SEWA's poor, self-employed members to organise for social change on the path of truth and non-violence.

SEWA organises women to enter the mainstream of the economy through the strategy of struggle and development. The struggle is against the many constraints and limitations imposed on them by society and the economy. While development activities strengthen their bargaining power and offer them new alternatives. Practically, the strategy is carried out through the joint action of union and Co-operatives.

Self employed women workers are those who earn a living through their own small businesses or through their own labour. They do not obtain regular salaried employment like workers in the organised sector.

Any self-employed woman worker in India can become a member of SEWA by paying a membership fee of minimum Rs. 5 per year. Every three years the members elect their Representatives to the Trade Council, who in turn elect the highest decision making body, the twenty five member Executive Committee (Karobari). Upto four committed and experienced non-working class honorary SEWA organisers may also be elected to the Executive Committee. This body represents all the major trades and occupations of SEWA members.

Self-employed women workers are very poor. They rarely have assets or working capital. All they have are the knowledge and skills of their traditional occupation and their own hard labour.

There are three types of self-employed workers :

1. Hawkers and vendors who sell their wares from push carts, baskets or small shops. They sell vegetables, fish, fruit, eggs, eatables, household goods, ready-made clothes and other items.
2. Home based workers like weavers, potters, bidi, agarbatti and papad rollers, garment makers, processors of various types of agricultural produce and crafts women.
3. Manual labour and service providers like agricultural labourers, construction workers, contract labourers, head loaders, cart pullers, laundry and domestic workers.

It is important to note that today 93% of all workers in India are these type of self-employed workers. Women constitute more than half of the self-employed.

SELF RELIANCE

Promoting Women's Own Organisations

SEWA believes that the basis of development and progress is organisation. Self employed women must organise themselves into sustainable organisations so that they can collectively promote their own development.

These organisations, the women's own organisations, have many different purposes. They can be trade organisations which promote employment, increase income or link the women workers/producers with the market. They can be organisations which build assets through savings and credit, such as the Bank. They can be organisations which provide social security, such as health care or child care. They can be organisations which promote the cause of, and advocate for, poor women.

They can be organisations at the village level, at the district level, at the State level, at the National or International level. They can be registered as Co-operatives, Societies, Producer Associations or even remain unregistered. Their members may be self employed women directly, or primary organisations of self employed women.

SEWA has been helping its members to form their own organisations. These organisations all have the following characteristics:

- They exist for the benefit of the self-employed women members of SEWA
- They are owned by the self employed women
- They are managed by them
- They are democratically run
- They aim towards self reliance, financially and managerially.

Trade Organisations :

Given SEWA's emphasis on employment and income, most of the organisations are trade based. The members of these organisations are the beneficiaries. Some of the organisations are registered under the Co-operatives Act, and some are DWCRAs groups (producers groups) registered with the Ministry of Rural Development. All these trade organisations are smaller primary groups, village level or mohalla level based, and all are independent, autonomous bodies.

Co-operatives

- Milk Producers Co-operatives, with a total of 3875 members
- Artisans Co-operatives, with a total of 562 members
- Land based Co-operatives, with a total of 160 members
- Stone quarrying Co-operatives, with a total of 102 members
- Cleaners Co-operative, with 313 members
- Salt producers Co-operatives, with 250 members
- Housing Co-operative, with 302 members
- Bank Co-operative, with 19,112 members
- Vendors Co-operatives, with 156 members

DWCRA (Producer) Groups

- Artisan based DWCRA groups, with 3060 members
- Land based DWCRA groups (fodder farms), with 512 members
- Small Forest Produce gatherers' groups, with 360 members
- Nursery Raising groups, with 1557 members
- Cattle feed and Consumer items, with 36 members

Savings and Credit Organisations

These organisations are at a District or State level, and include women of varied trades in many villages. They are:

SEWA Bank, which operates in Ahmedabad City and 6 districts, and has 53,000 depositors.

Ahmedabad Savings and Credit Association with 4600 members

Kheda Savings and Credit Association with 5690 members.

The SEWA Bank promotes and trains these Associations in order to decentralise its own operations, and build local self-reliance. The Bank works closely with the Associations in reaching savings and credit to rural women.

Social Security Organisations

These are organisations of Social security providers, including health workers and child care workers. The members are the actual care giver, while the beneficiaries are the self employed women. The organisations are bigger in size so as to reach a larger number of beneficiaries. They are:

- Lok Swasthya SEWA Health Co-operative with 155 members, reaching 19353 self employed members and their families.
- Krishna Dayan Co-operative, with 100 members, reaching 8039 members and their families.
- Sangini Child Care Co-operative with 853 members, reaching 5,000 members' children.
- Shaishav Child Care Co-operative, with 230 members, reaching 1,000 members' children.

Federations

The trade organisations described above are all primary organisations, serving the self employed women directly. However, organising at the primary or grass roots level is necessary, but not enough. Access to markets, to training, to technical inputs, to policy making and to advocacy, requires organisations which can deal at State, National and International levels. The primary purpose of these organisations is to link the self employed women, through their primary organisations, to the larger economic structures; and in doing so to mainstream them into the economy.

These Federations are of different types, with different purposes, depending on the need of the primary organisations. Some serve one type of need such as housing, while others serve a multiplicity of needs. However, the main aim of all the Federations is to mainstream the self employed women.

Gujarat State Mahila Federation : The need for such a Federation was felt by the Co-operatives mainly in the areas of marketing, capacity building for management of Co-operatives and policy interventions with the Government. The SEWA sponsored Co-operatives organised and took the initiative to form this Co-operative Federation, the first of its kind. It has 79 Co-operatives as members with a total of 41,607 self employed women. It was registered in 1993.

Banaskantha DWCRA Association : An individual village level DWCRA group is too isolated and vulnerable to easily reach markets, raw materials and credit on its own. SEWA, the union, had undertaken the task of promoting new groups, helping them to build their capacities and of linking with the Government. However, it was felt that there should be a self-managed organisation to undertake all these functions - to act as a promoter, support and advocate to the DWCRA groups. Thus the BDA was registered as an Association. Its members are representatives of DWCRA groups in Banaskantha District. There are 53 groups represented in it, covering 43,000 self employed women. It was registered in 1993.

Kutch DWCRA Association : There are 103 groups represented in it, covering 1500 self employed women. It was registered in 1995.

Sukhi Mahila Mandal : A dam built over the Sukhi river displaced thousands of mainly tribal families. SEWA started organising these families after their rehabilitation by the Government of Gujarat, with the aim of integrating them into the mainstream through economic rehabilitation. A three year project from the Government of Gujarat was undertaken by SEWA. 147 village level trade organisations of Co-operatives and DWCRA groups were formed, as part of the project. At the end of three years, SEWA's promotive and linking role was taken over by the Sukhi Mandal registered in 1995. The Mandal today has 200 self employed women from 6 villages as its members.

Gujarat Mahila Housing Trust : SEWA, SEWA Bank, and all the Federations described above deal mainly with women's employment and social security needs. In addition to their main purpose, each of the federations were facing a demand for improved quality of life particularly better housing from their members. Since for the self employed, the house is also a productive asset, their housing needs are closely linked with their employment needs. It was therefore, decided to promote a federation which would deal only with housing. This federation helps each organisation to promote the housing requirements of her members, and would link with the larger housing structures nationally and internationally. The Mahila Housing Trust registered in 1995 was promoted by SEWA, SEWA sponsored organisations, and other fraternal organisations such as Foundation for Public Interest (technical and training), and Friends of Women's World Banking (Finance).

Like the trade organisations, these federations are also autonomous bodies, independent of SEWA.

Democratic, Self-managed, Sustainable Organisations

All the organisations described above are democratic. Their members, the self-employed women, hold elections periodically (most organisations have elections once every three years) to determine their executive committee. The executive committee meets at least once a month, often more often, and takes all the decisions regarding both day to day running of the organisation, and most of its policies. The members of this executive committee are from the self-employed members of the organisation. This kind of structure makes the organisations fully accountable to its members.

The organisations are self-run. There are two ways in which the organisations run the day to day affairs. First, the members of the executive committee may be the managers of the organisation; this is especially true in the village level Co-operatives or DW CRA groups, where the secretary or manager of the group is responsible for managing, accounts, marketing etc. Second, the executive committee may hire full time or part time staff. Generally, the organisations prefer to hire local girls, preferably from among their own ranks of self-employed. Given the increasing literacy among the younger generation, this is an entirely feasible process. Sometimes, staff is hired from among trained personnel in particular fields, e.g. a trained banker as Managing Director of the Bank or a product designer or an agriculture expert.

Sustainability is a must for the organisations. The organisations are a means by which the self employed reach into the mainstream. This means that the organisations must be able to stand in the market. Furthermore, the members expect their organisations to have a long life, so they have to be self-reliant and cannot depend financially or managerially on others.

Capacity Building, Resources, Linkages

The women's own organisations are now formed and vibrant. New organisations are being registered continuously, 7 new ones are in the pipeline. Demand and awareness about them is growing among the women and the communities. Their major needs now are capacity building, more resources and linkages to existing structures.

They need the skills required to run their own organisations. These include accounting skills, managerial skills, marketing skills and various types of technical skills such as agricultural techniques or knowledge of medicines.

SEWA Academy and the various Federations are providing these skills, but the demand is huge.

The organisations also need resources to become self-sufficient and to grow. They need seed capital in the form of revolving funds, credit, water, electricity, land etc. SEWA has always believed and therefore struggled to enter the mainstream and make the presence of the self employed and poor women felt in the mainstream be it trade union or Co-operative sector, banking or financial structures, mainstream markets, the media, social security structures -- in fact everywhere.

Therefore we strive for linkages to existing structures, as a method of mainstreaming the organisations of self employed women and making them

sustainable. Not only do the organisations get linked but in the process the existing structures also start to adapting themselves to these organisations. Linkages are required to technical institutions such as agricultural universities, marketing and export organisations, housing institutions, health facilities, Government programs and schemes.

MOBILISATION THROUGH CAMPAIGNS

SEWA's membership in 1995 has doubled in Gujarat to 1,53,000 members, as this year SEWA concentrated on mass mobilisation through campaigns. All mobilisation is done as part of a campaign around a clearly identified issue. The issue is identified by the women and local leaders as one which affects large numbers of people, which affects them deeply or is felt as unbearable, and which continually is called to our attention. Mobilisation involves continuous meetings at the village or mohalla level. The meetings must include as large a representation as possible e.g. in a gram sabha. It means clear identification of issues, and a strategy formulated by as inclusive a group as possible. It means follow-up of the strategy by local people supported by SEWA. It means leadership from below. It means collection of relevant information through formal and informal surveys, and equally useful dissemination of this information. The following campaigns waged during the 1995 carried the SEWA movement ahead.

The Water Campaign

The areas of North Gujarat where SEWA works are mainly arid and semi-arid. Safe drinking water is a major problem, as is water for irrigation, and so both living conditions and the economy remain depressed in these areas. This year, SEWA's local leaders organised gram sabhas in 290 villages in six districts. The response was overwhelming with villagers coming together to identify their major problem--a shortage of water.

The women leaders then identified the usually defunct or untapped water resources in their villages, and the exact reason for the shortage -- some had no well at all, in some there was a bore well but the pump was out of order, in others there was a pipeline but water was rarely piped through; they identified the agency responsible for their water source, and the means of obtaining assured water -- a new water source, repair of existing source. They, then, began to work with the village panchayat towards a solution -- collection of funds from villagers, contacting

responsible authorities, linking with Government schemes, bringing in new technical solutions, education campaigns within the village. The villagers have been responding to SEWA members with great enthusiasm, and in some areas results are already visible, with water tankers being provided in some villages, repair works beginning in others and new water resources provided in a few.

Perhaps the most outstanding the feature of this campaign was the fact that it was undertaken almost entirely by our local women leaders. This campaign showed that local women can be the catalysts and the leaders in a movement and that if the cause is for the benefit of the community, the village people, men , leaders, all are willing to work with and under the leadership of the village women.

Some Results of the Water Survey: Banaskantha District

<u>Village Name</u>	<u>Water Situation</u>
1. Evab, Garamdi, ----- Pandv, Pati	There is no source in the village. Women fill water from villages 3-4 Km away. Girls can not go to school as they have to go to fetch water.
2. Jakhotra, Vauva ----- Bakutra	People drink pond water which is unsafe.
3. Jhandala, Bavarda,----- Par, Dhokavada, Amrapur, Anternesh and 8 other villages	Pipeline exists but water comes only once every few days. In Madhutra village, it came once in year 1995.
4. Jhekda, Bamrobi----- and 9 other villages	There is only one water tap giving piped water to the whole village.
5. Piprala, ----- Anternesh and 4 other villages	Only one well in the village, which has less/ salty water. Women sit the whole day from 4 am.
6. Nava Shabdalpura-----	Water is brought from a farmer's private bore well 6 Km away. Water for 4 days is brought together.

---And Food

The second major problem identified in the gram sabhas is the unavailability of food grains. Most of the villages, and especially the poor rely on the ration shops for their food needs; most villages do not have their own ration shop but have to rely on those 3-4 Kms away. Even there, as the villagers say, "Whenever we go there is a shortage of all items, grain, sugar, oil, kerosene". The campaign for adequate coverage of ration shops, adequate supply in them and alternatives to the ration shops has begun as village women flood the civil supplies authorities demanding adequate and timely supplies and ration cards.

Issues relating to Public Distribution System

- * No Shop in village
- * Shop too far away
- * Black-marketing of food items meant for the shop
- * Inadequate stocks
- * Shop opening only once a month
- * Villagers not having ration card

Campaign for Homebased Workers

This campaign has now reached the international level with the International Labour Organisation debating a Convention for Homebased Workers in its Conference in Geneva in 1995. SEWA has been at the spearhead of this campaign and nearly 15 years of effort saw the Governments, Trade Unions and Employers of the world debating the pros and cons of a Convention to protect the homeworkers. Finally, the Conference passed the Convention in the first reading, with a very small majority, as the employers and some Governments opposed it strongly. A first victory, but the final decision will be taken in 1996. At an international level SEWA has, together with other organisations world-wide, promoted HomeNet, an international network of homebased workers, to fight the cause of these workers.

Campaign for Aggarbatti Workers

At the grass roots level SEWA took up the Homebased workers campaign in trying to get a minimum wage for aggarbatti workers. At present, there is no minimum wage declared by Government for them, and they were getting only Rs. 2.50 per one thousand battis, earning Rs 10 to 12 per day. SEWA conducted a survey of the workers, which served not only as the information gathering exercise but also mobilising the membership in the trade. A series of meetings were conducted in the aggarbatti workers' areas, culminating in a large public meeting (sammelan), in which a resolution was passed demanding a minimum of Rs 10 per thousand battis; registers and identity cards and child care. The aggarbatti owners were approached, and after a struggle, in which women were harassed and threatened, the rates did go up by 60%. The campaign for legal minimum wage is continuing, with a demand of Rs 10 per thousand battis.

Aggarbatti Workers

SEWA conducted a survey of aggarbatti workers in Ahmedabad city.

The findings are as below:

- * There are about 20,000 aggarbatti workers in Ahmedabad city, of which nearly 90% are women and children. 70% of the workers work in their own homes, whereas 30% work in small workshops of the employers.

(Contd..)

- * Most of these workers have taken to aggarbatti rolling only in last 10 years, partly because the trade has grown in that period, and partly it points out the extent of children working. 36% of workers have worked for 5 years or less, and 49% for between 5 to 10 years.
- * Due to the low rates, aggarbatti work is carried on for long hours. 54% of the women worked 9 to 17 hours a day, 7 days a week.
- * 96% of the women work all months of the year.
- * 43% of the children in the families surveyed also rolled aggarbattis.
- * More than 90% of the women complained of eye ache, back ache and aching limbs from hours of sitting in one position.

A Place for Vendors

Vendors are an important part of the urban distribution system, yet they are treated as criminals. SEWA took the campaign for 'Legal rights for street Vendors in our Cities' to the international arena, with a meeting of vendors of 11 mega cities of the world organised in Bellagio, Italy. The meeting passed an International Declaration demanding policy and space for vendors.

At the local level, 1995 has been a very bad year. SEWA was fighting a rear guard action as the Municipal authorities in Ahmedabad decided to 'clear' all vendors from the streets of Ahmedabad, to rationalise the traffic. SEWA has been trying to relocate the vendors at sites where customers gather.

THE BELLAGIO INTERNATIONAL DECLARATION OF STREET VENDORS

Having regard to the fact

- * that in the growing urban sector there is a proliferation of poor hawkers and vendors, including those who are children;
- * that because of poverty, unemployment and forced migration and immigration, despite the useful services they render to society, they are looked upon as an hindrance to the planned development of cities both by the elite urbanites and the town planners alike;
- * that hawkers and vendors are subjected to constant mental and physical torture by the local officials and harassed in many other ways which at times leads to riotous situations, loss of property rights, or monetary loss;
- * that there is hardly any public policy consistent with the needs of street vendors throughout the world.

We urge upon Governments

- * to form a National policy for hawkers and vendors by making them a part of the broader structural policies aimed at improving their standards of

(Contd..) living, by having regard to the following:

- give vendors legal status by issuing licenses, enacting laws and providing appropriate hawking zones in urban plans
- provide legal access to the use of appropriate and available space in urban areas
- protect and expand vendors' existing livelihood
- make street vendors a special component of the plan for urban development by treating them as an integral part of the urban distribution system
- issue guidelines for supportive services at local levels
- enforce regulation and promote self- governance
- set up appropriate, participative, non-formal mechanisms with representation by street vendors and hawkers, NGOs, local authorities, the police and others
- provide street vendors with meaningful access to credit and financial services
- provide street vendors with relief measures in situation of disasters and natural calamities,
- take measures for promoting a better future for child vendors and persons with disabilities.

Clean Ahmedabad Campaign

(Swachchh Amdavad Abhiyan)

The plague in Gujarat, made people aware of the lack of clean surroundings in our cities. The poor in the slums, especially, face piling garbage, filthy toilets, overflowing drains, stagnant pools and polluted drinking water, which spread disease and make their lives miserable. However, it is not the poor alone who can handle these problems. Those living in better off colonies have come to realise that uncleanliness in one part of the city, will affect the health of all. For various reasons, the public authorities are unable to handle the huge problems of the cities, and this has given rise to the 'Clean Ahmedabad' campaign.

In the labour areas SEWA alone is conducting the campaign. Continuous mohalla level meetings bring out the problems and raise awareness. The women leaders from the areas then take up the issues with help and guidance from SEWA organisers. Generally, the leaders handle simple garbage cleaning within the community, but for infrastructural issues like broken drain pipes, polluted drinking water and toilets they contact and co-ordinate with the municipal authorities. Continuous education in cleanliness and discussion with members, ongoing identification of local needs and daily co-ordination and pressurising of the municipal authorities are the elements of this campaign.

In the middle class residential areas the campaign is conducted in collaboration with other organisations--where local residents' organisations and a few corporate companies are very active. The paper picker members of SEWA are in the forefront

of the campaign as they are the real cleaners and recyclers of the dry garbage of Ahmedabad. They are allocated certain areas to keep clean and each house is supplied with a SEWA bag for collection to be replaced when filled. There is an ongoing education campaign on cleanliness with the residents. However this campaign is slower to progress as many actors are involved in it.

Shantaben Makvana active in the Clean Ahmedabad Movement

I was the eldest girl in a family of construction workers, and could never go to school as I had to bring up my 8 brothers and sisters while my parents worked to support us. After my marriage I had two girls but then my husband ran away with someone else. My girls go to school and help me to pick up paper in the streets of Ahmedabad after school, that is how we earn our living.

Last year SEWA organisers were conducting a survey of paper pickers in our area as part of the Clean Ahmedabad campaign. They asked if I would like to join but I was afraid. Then I saw that the campaign meant that we could get more waste paper, so I signed up. I helped to conduct a survey of all the flats in my area. I became a leader in my area, and helped to place 30 paper pickers to collect the waste of 250 flats.

I am proud because I am active in cleaning the city and at the same time can get employment for myself and others like me. I am treated with respect now, and am no longer afraid.

Findings of Shantaben's Survey :

As a leader of the area, I am active in conducting a survey of paper pickers in the area. In 1995 we surveyed Mehnatpura chapra and found the following:

- There are 102 women who pick paper in these chapras.
- They pick from 5 am to 12 pm and again from 3 pm to 6 pm. After 6 pm and in the mid day they sort this paper.
- The earnings are from Rs 15 to Rs 20 per day
- There is no electricity in the Chapras.
- Women have nowhere to leave their small children when they go to pick paper.

Campaign for Recognition of Unorganised Sector Workers

The struggle for recognition of unorganised sector workers this year gained momentum with the formation of National Centre for Labour (NCL), a labour federation of unorganised sector workers, first ever in the history of the labour movement. SEWA is the largest member-founder of this organisation, along with the construction workers unions, fisher persons union, contract workers unions, domestic maids union forest workers and agricultural workers unions. This year the NCL demanded (unsuccessfully) to be invited to the Indian Labour Conference as the representative federation of unorganised sector.

FULL EMPLOYMENT AND SELF RELIANCE :

SEWA MEMBERS' TEN QUESTIONS

SEWA's two concrete goals are full employment and self-reliance for all its members. Economists and planners' talk of full employment at the macro-level. However, for SEWA, it means that every single family obtains full employment. For us, full employment means employment whereby workers are assured of income security, food security and social security (at least health care, child care and shelter). In addition, by our goal of self-reliance, we mean that women should be autonomous and self-reliant, individually and collectively, both economically and in terms of their decision-making ability.

In a membership based organisation, the member's priorities necessarily shape the priorities of the organisation. SEWA has developed its various activities based on the reality and issues faced and articulated by the members. The following ten questions have emerged from the members' articulation, that continually serves as a direction for all members, group leaders executive committee and staff. It also provides useful guidelines for monitoring SEWA's progress.

Ten Questions of SEWA

- (1) Have more members obtained more **employment** ?
- (2) Has their **income** increased ?
- (3) Have they obtained **food and nutrition** ?
- (4) Has their **health** been safeguarded ?
- (5) Have they obtained **child-care** ?
- (6) Have they obtained or improved their **housing** ?
- (7) Have their **assets** increased ? (like their own savings, land, house, work-space, tools of work, licenses, identity cards, cattle and share in cooperatives and all in their own name.)
- (8) Have the workers' **organisational** strength increased ?
- (9) Has workers **leadership** increased ?
- (10) Have they become **self-reliant** both collectively and individually ?

Questions 1 to 7 are linked to the goal of full employment while 8 to 10 are those concerned with SEWA's goal of self-reliance. However, each of these are inter-connected to each other

Employment and Income Created for Members in 1995

Details	No. of Members	Amount in Rs.
Employment Created through Co-operatives DWCRA Groups and Bank Loans	35,175	4.45 Crores
Increase in Members' Income through the Union Struggles	27,982	2.88 Crores
Through the Bank	74,000	1.5 Crores

STRUGGLE THROUGH THE UNION

SEWA developed from Majoor Mahajan Sangh (Textile Labour Association), the trade union inspired by an agitation led by Gandhiji and founded by a woman, Anasooyaben in 1920, in Ahmedabad.

Unionising is not merely confrontation. It also means responsible and constructive organisation for nation building. The union is not meant merely for solving workers' economic problems. It also attempts to address the totality of their lives and ensure that they obtain the recognition that is their due in our society. To achieve these goals and ideals, the means also have to be ideal. That is where the Gandhian tradition of organising provided both inspiration and direction to us. According to Gandhian thinking, the means to all ends are important. They should be principled based on truth, nonviolence and harmony.

Struggle for Minimum Wage

The major struggle waged this year was for minimum wages. Although the rate of inflation is about ten percent every year, the wages earned by the workers rarely increase without a struggle. For homebased piece rate workers, minimum wages are not even fixed by law, and often in fact, decrease over the years.

Change in earnings of Piece Rate workers 1992-1995
(Standard Prices--1995 prices)

				%Change
Occupation / Making	Standard Piece	1995 Earnings (Rs.)	1992 Earnings (Rs.)	1992-1995 Earnings (Rs.)
Ring Frame for Embroiderers	144 pieces	5.00	7.00	-29%
Embroidery	1 pair of cushion covers	15.00	18.00	-17%
Cement Bags Cleaning	100 pieces	10.00	10.00	0%
Firecrackers Making	1 kilogram	2.00	2.00	0%
Papad Rolling	1 Kg	3.00	2.80	9%
Bindi Making	1 dozen packed	1.15	1.00	15%
Bidi Rolling	1000 Bidis	28.00	21.00	33%
Garment Making	1 dozen petticoats	16.00	10.00	60%
Incense Stick Rolling	1000 pieces	4.00	2.50	60%

This table above taken from a study done by SEWA shows that in some trades there is a decline in real wage rates, however the trades where SEWA has struggled for higher rates--bidi, ready-made and aggarbatti, the wages have shown a considerable rise.

Headloaders and contract labour workers too achieved an increase in wages.

The **vendors** faced a great deal of problems this year as the new Municipal Commissioner decided to 'beautify' the city by regulations. Hence the municipal corporation evicted the vendors on a large scale from their years old vending places, and did not provide them with alternatives. Only 200 women could get licenses and 650 women got their vending places improved after a great deal of mobilising of the city vendors.

Vendors Meetings in 1995

Types of Meetings	No. of Meets
Of Vendors	202 (4760 women)
With Police	110
With Municipal Corporation	140
With Other Government Depts.	29
With Traffic Court Judges	25

Union activities in 1995

Activity	No. of women	Income gained (Rs.)
Increase in wages	17354	2,09,82,290
New work	989	79,33,595
Vendors cases	2114	96,420
Sammelans	1000	
Procession	500	
Dharna	500	
Meetings	16978	
Trainings	800	

Major Constraints

Increasing wages has been very difficult struggle this year. This year, we found that the wage increases we could achieve were much less than before. On the contrary, we spent more energy re-instating women in their lost work. The main reason is the high unemployment, especially in the organised sector. With more and more workers being retrenched with the closure of the textile mills, there is a crowding of workers in the informal sector, reducing employment and driving down the earnings. This is the major constraint in organising the unorganised workers, now.

The maximum crowding is in street vending and the lack of recognition for vendors is a major constraint for the continued employment of these entrepreneurs. Instead of recognising their important role in the distribution economy, they are not given licenses or space, so they always remain 'illegal'

The major constraint for workers of all types is the ineffectiveness of the Labour Inspectorate. For many workers in the informal sector, especially homeworkers, minimum wages are not fixed by the Government. Even when fixed, they are most often not enforced, with the result that the workers remain below the poverty line.

RURAL DEVELOPMENT THROUGH WOMEN'S LEADERSHIP

SEWA members are spread over 790 villages in 8 Districts of Gujarat.

Lessons from a False Start

Many areas where SEWA works in Gujarat are dry, drought-prone, even desert areas, where there is lack of employment, very low wages, poor health, low literacy, crushing debts and high rates of forced migration, especially among the men.

At first, rural workers in SEWA were organised by the union. There were many struggles for minimum wages, organisers were attacked in the fields and legal cases were undertaken. Leave aside obtaining minimum wages, the village women who constitute 50% of the work force even lost whatever low-paid work they had, as a result of the union action.

From these experiences, we learned some hard lessons. The basis of obtaining higher wages is a capacity and power to bargain. However, the workers in these areas have neither this capacity, nor the power, because they are made weak and vulnerable by the lack of employment. In a situation where there is an almost unending supply of labour, and limited employment, the workers are unable to bargain for higher wages.

If the workers are to empower themselves and increase their bargaining power, the only viable strategy is one of increasing local employment opportunities. This is the strategy followed by SEWA for its rural members

Over the years we have also seen that women's income goes directly for family consumption and use. If rural income-generating efforts are led by women and concentrate on obtaining regular cash income, the quality of life of the entire family goes up faster and the family can break out of the endless cycle of poverty and

indebtedness. In fact, it is only by strengthening women economically that organising efforts and overall rural development can occur in the villages.

The basis for increasing rural workers' employment has to be in three areas --land based work, live-stock-based work, and crafts and other home-based production of goods. Any employment program has to respond to local needs, and be based on local resources and skills. Resources and policies have to be directed towards building up local capacities for women to manage and run their own organisations.

On the whole these strategies have been successful. Women's employment has increased considerably, out-migration has declined, women have developed considerable leadership skills and their organisations have come to be recognised and respected, locally as well as by the Government agencies.

Women's Bargaining Power

The strategies followed in the rural areas have led to considerable increase in women's bargaining power. As women have year-round employment, they can ask for higher rates for whatever work they do whether it is embroidery, tobacco processing, dairying or agricultural labour. They are no longer weak, vulnerable and dependent, exploited by vested interests, accepting whatever is given to them because they have no alternative. Women, now are able to interact with economic and social structures with self-respect and dignity, as equals.

Their Own Assets

Strength comes to the self employed woman when she starts owning assets. Without an asset--be it in the form of a cow, a cart, a piece of land, working capital, savings-- she is dependent on her daily work for survival. A crisis such as illness, drought or prolonged unemployment can send her into a downward economic spiral. On the other hand, assets keep her on an even keel, increase her earnings and productivity, and allow her to enter an upward cycle of earnings. 1995 has been a year of acquisition of both collective and individual assets on large scale.

Women's Leadership and Self Reliance

As women grow in economic strength, and as they begin interacting with society on an equal basis, their leadership skills and capacity to run their own organisations develop. This year saw a flowering of women's potential at the grass roots as the women members took over the running of the local organisations. SEWA's role was mainly to support them, to help build their capacities, and in advocacy for supportive policies

As significant, was the ability that women showed in spreading the movement from village to village. Women leaders took it upon themselves to mobilise adjacent villages in the water campaign, meeting the sarpanch, calling gram sabhas, identifying the issues and mobilising the villagers to solve them.

Bashirun Bibi, an agriculture worker in the tobacco field and SEWA's executive committee member and lives in a village in Kheda district says, "We formed our own Savings and Credit Association in Kheda. I go to new villages, meet the sarpanch, have a meeting of the women and train them to set up a group of their own. Recently, I went to a village. I already knew the Sarpanch since I had earlier bought some fodder from him. He said 'Bashirun, you are welcome to come here, as yourself, but not as a member of the union. I don't want trouble here.' I said, 'On the contrary, my Savings and Credit Association will bring progress to your village. I will go ahead with or without you'. I called a meeting and we started a group there. That group is doing so well now that it's leader Madhuben won an award for Outstanding Rural Woman. Now the Sarpanch is proud of the group.

Women Lead the Movement for Eco regeneration

The women leaders now take the lead in issues affecting the whole region. The major issue that affects these areas is that of the environment. Lack of water is the main culprit, leading to advancing deserts, reducing tree cover and deteriorating soil conditions. The women are most affected by this inhospitable environment, and so have been taking the lead in all programs of eco-regeneration: bringing water to the villages through ponds, wells, hand pumps; creating awareness through water campaign; planting trees and vegetation to stop advancing deserts and soil deterioration; watershed development; fodder security to bring about eco-balance between livestock and the land.

Women deeply believe in a green and healthy environment and therefore they are enthusiastic campaigners and workers for the environment movement.

Banaskantha District

The Banaskantha DWCRA Association Takes the Lead in Regenerating the Environment

Membership-- 43,500

SEWA's members live in the driest part of Banaskantha, most of the villages falling with the desert, the Rann of Kutch. When SEWA began work in this district in 1988, we found that without doubt water was an important issue for village women. However, we learned that even more important was the issue of migration of rural people in search of work. Families with their cattle migrated every year in thousands, in addition, the degradation and desertification of the land was increasing very rapidly.

Village people shared their experiences of eking out a living on this land, not succeeding and thus being forced to migrate for sheer survival. True, it is the people of this land who make the land productive. If they stayed and did not migrate, and

instead were involved in the eco-regeneration of their land, then they would have hope for a better future, for both themselves and their children. Since then SEWA has been working for alternative employment in the area. Today, SEWA works in 72 villages in Banaskantha district. The most appropriate program was the Government's program of DWCRA. SEWA helped women to form village level DWCRA groups and to federate into a the district level Banaskantha Women's DWCRA Association.

The most significant development in Banaskantha District was the taking over of all activities by the Banaskantha DWCRA Association, a local federation of DWCRA groups. SEWA's main role this year was to help the BDA by building women's capacity to run their own program to help it fight it's larger battles and gain policy support.

Employment and the environment, were in the fore-front of the BDAs program this year. The water campaign covered 65 villages and 35,700 women, as women spread the message of creating, repairing, upgrading, maintaining water resources of all kinds in these villages. The campaign took along all sections of the villages, overcoming caste and class barriers. Panchayats and Government officials too participated under the leadership of the village women.

Eco-regeneration got a further boost as the Government handed over 4 fodder farms for the BDA women to develop as part of their water shed program. This will increase the tree cover of the area, will provide employment and at the same time will grow enough fodder for local livestock. At the same time the ongoing nursery program and tree plantation continued at an increasing scale.

Gujarat produces nearly 80 % of the country's salt, and yet the salt producers are perhaps the most exploited workers, working in inhuman conditions for traders. This year a new scheme was developed with the help of FPI, for salt workers to register Co-operatives and take over salt production on their own account.

The artisan program remained the largest source of employment for women, especially as a drought threatened to reduce other sources of employment. This year through the BDA about 2400 women could generate new employment through the artisan producer (DWCRA) groups. At the same time, the women themselves took over all aspects of purchase, production and quality control; while the BDA was responsible for the orders and the marketing.

Unfortunately the gum pickers of Santalpur had another bad year, as in spite of many attempts, the Forest Corporation refused to raise their rates from Rs. 6 to Rs. 8 or to allow the gum pickers to sell in the open market where they could get Rs 25 to Rs 30 for the gum.

Although free markets is the new gospel of the Government of India, SEWA is still waging an unsuccessful struggle with the forest department to allow the women, through their Association, to sell gum in open market.

Starvation Rates for Desert Women

The women living in desert areas (Santalpur Taluka) of Banaskantha District survive mainly on gathering gum from the Babul trees planted by Forest department. The Forest Department insists on licenses for gum collection, and since the women have no licenses, they were collecting this gum 'illegally' and selling to private traders. After joining SEWA they formed DW CRA groups and demanded licenses, so that they could 'legally' sell the gum to the Forest Corporation. The rates for gum are fixed by the Forest Corporation, and to the women's dismay, their legality has resulted in the Forest Corporation actually reducing the rates, so that now these poorest of all women are near starvation. SEWA conducted a study of 80 women from 9 villages and found the following:

- 70% of the gum pickers are in 30 to 45 yrs age group. 9% are over 50 yrs.
- For 93% of the women, gum picking is their main occupation.
- The families live below the poverty line. 68% families earn less than Rs 500 per month; 25% earn between Rs 500 to Rs 1000 per month.
- The rates obtained by the women is based on those fixed by Forest department. Over the years the fluctuation of rates has been as follows rates have been declining as follows:

<u>Year</u>	<u>Rate per kilo (Rs.)</u>	<u>Open market rate per Kg. (Rs.)</u>
1992	10/8/6	22
1993	6	22
1994	6	40
1995	8	26

After the Decline in Rates:

- The average earnings of women have dropped from Rs 25 per day to Rs 12 per day, in the last 5 years, though their hours of work has gone up.
- 77% families have children also picking gum. Many have dropped out of school.
- 38% women say that they have had to migrate at some time during the year in search of work.
- 76% men have become sathis (bonded servants) to farmers in other villages.
- 64% have pawned their jewellery.
- 70% have mortgaged their land and 63% have sold their land.

The tragedy is that these women live in such poverty even though the rates for gum are Rs 25 in the open market. But the Forest Corporation will not allow the gum pickers to enter the open market, and they have to sell their gum for 1/4th of the market price.

However, the members in general increased their savings and loans in 57 villages. For the first time many members took housing loans for upgrading their living conditions. Nutrition was also improved with the Shakti Packet scheme run by BDA which covered 1550 families in the remotest villages in the Taluka.

Perhaps the most significant achievement in Banaskantha was the fact that migration in the villages where SEWA is working dropped by 75% during this year.

Ahmedabad District

Building Assets and a Flood of Milk

Membership : 10,000

In Ahmedabad district SEWA's main work been to form women's milk co-operatives in collaboration with the District Dairy Federation.

The Bank too has expanded its rural groups in this district and through loans to both individual women and the groups, different types of employment have been generated. Development of nursery and plantations on Panchayat land and artisans co-operatives, provide alternative employment opportunities. The health co-operative contributes towards full employment through its community health centres.

The focus this year has been on women's asset building. The maximum assets this year have been through new cattle bought by the co-operative members, and as a result of which their earnings through milk production has increased considerably. The Milk Cooperatives too have acquired assets. At the same time, through their savings and credit groups women have released mortgaged land, have developed their existing land, have bought tools, equipments, and shops and have invested working capital to boost their incomes.

Ahmedabad District 1995

Activity	No. of villages	No. of women
Milk Co-operative	35	2156
Health Centres	15	6169
Artisan Production	2	1360
Savings and Credit Groups	195	7035

Kheda District

Increasing Bargaining Power

Membership : 40,215

Kheda district is considered to be the most prosperous area not only in Gujarat but in the entire country, However, it is important to note that in Gujarat, this district

has the next to highest infant mortality rate. There is a wide gap between the rich and the poor of the district.

80% of India's tobacco production is in Kheda district. There are more than 40,000 workers obtaining employment in the tobacco fields and factories, called 'khalis' more than half of them are women. When SEWA first started working here in 1986, the women were at the mercy of the big farmers and the Khali owners. They had no alternate employment and were paid extremely low wages.

SEWA's strategy was to organise them into the union on the one hand, and to create alternatives for them on the other. In addition there was an emphasis on social security support. The union works closely with the Labour Department to ensure payment of Minimum wages, providing identity cards and other provisions of labour laws. This year on SEWA's urging, a special tripartite committee was set up to conduct inspections into all the khalis. SEWA's local women leaders, themselves khali workers, represent the workers, while employers are represented by some of the biggest khali employers. As a result of these inspections, wages went up by about 25% this year.

Creation of alternative employment has also helped to raise wages. The most dynamic and growing activity is the savings and credit groups through which women take loans for developing alternatives. This year women from 190 villages were active in these groups.

My Own Rural Bank

The women in Kheda District have been saving for some time in their own village level savings groups. This year they formed their own registered Society and linked it with SEWA Bank. In this small survey of 83 women loanees. SEWA finds out why they take loans, how they use them and how it has affected their lives:

- 66% of the loanees are agricultural labourers and/or tobacco workers. 16% of them are child-care workers, 7% are members of group plant nurseries. Other work includes their own shop, weaving, sewing.
- 41% are illiterate, 46% have studied from Class 1 to Class 7, 23% have studied from Class 8 to Class 12
- 77% of women earn below Rs 500 per month. 55% earn below Rs 300 per month.
- 96% of the women save less than Rs 20 per month.
- All the women have taken loans more than once. 28% for 3 times and 10% for 4 times.
- 30% women have taken loans for house repair, house improvement or new houses.
19% have taken either for medical expenses or to buy themselves insurance.
10% have taken as working capital to increase their business.
10% have taken to release their lands from mortgage.

(Contd..)

9% for consumption and educational expenses.

6% have taken for farming

5% for livestock

4% for sewing machine

1% to fight a court case

- The first average loan is Rs 800

The second average loan is Rs 2000

the third average loan is Rs 3500

- The women feel that being part of the savings groups has empowered them. It has increased their self-confidence to deal with matters of finance, their ability to make decisions and their respect at home and in the community.

The women have organised alternative employment activities of various types. They have formed DW CRA groups to grow nurseries. Since Kheda is a fertile area they get advance orders for sapling from farmers in nearby villages.

Weaving is a traditional occupation that has been revived in these villages. Most of the weavers, although retaining their skill had become labourers in the field and khalis. SEWA helped them to revive their looms by getting linked to Gujarat Handloom Corporation. But the weavers could not get regular work from the Corporation. So SEWA helped them to get training and upgrade their skills, and now they have begun to produce better quality goods for the local markets.

The young daughters of the women, in spite of being educated were also working as labourers in the khalis. These girls have been training as nursing aides and getting jobs in local hospitals and health centres. They pay for their own one-year training course by taking a loan from the Savings and Credit Association.

Child care is an important need of these women as they were taking their children along with them in the tobacco fields and factories. They have formed 'Shaishav', a child-care Co-operative which is running 26 child care centers for the children of workers. Having a child care facility increases their income by upto 50%.

Kheda in 1995

Activity	No. of villages	No. of women
No. of women in union	400	40215
Weavers rehabilitated	23	375
Nursery growing	3	40
Paper pickers Co-operative	1	50
Health workers	34	58
Savings groups	176	5690
Child care Centres	26	977
Health Centers	7	3319

Vadodra District

Building Assets for Economic Rehabilitation

Membership : 2660

The families in these 6 villages in the Bodeli Taluka of Vadodra district had been rehabilitated by the Gujarat Government after the Sukhi Dam submerged their original villages. This year the villagers formed their own Association -- the Sukhi Mahila Sangh, whose main purpose is to look after the economic and social development of the women of the area. 250 women are members of this Association and the 11 member executive committee is elected from among them.

For the Sukhi women this was a year of asset building, individual and collective. The water campaign in this year yielded new hand pumps in 4 villages, Wells in 2 villages, Ponds in 1 village. Poultry farms and nurseries were important income yielding assets. In addition, through the IRDP program, 128 families acquired assets like farm implements, sewing machine, cycle store, oil engine and shops.

Living standards also improved as families acquired electricity connections, individual toilets and public toilets in all villages.

Sukhi in 1995

Activity	No. of village	No. of women
Nursery Raising	5	67
Poultry	4	57
Plantation	1	40
Loans	4	232
Drinking Water, sanitation, electricity and other infrastructure	16	1200 families
Technical Training	6	293

Surendranagar District

A Future for our Children

Membership : 1,550

SEWA members in Surendranagar, another dry, drought-prone district, are mainly working in the salt-pans, having the worst working conditions for workers and their children. SEWA is collaborating with the Rural Labour Welfare Board to try and bring creches to this area in order to improve the future of the children. Earlier the children were taken to the unhealthy environment of the salt pans, in the blazing heat. Often the girls were kept back from school to look after the little children. Now more than 1300 children are looked after by the creches while their mothers can work. The mothers say that this has increased their productivity, their peace of mind and the education of their children.

Some of the women are also skilled embroidery workers who could develop an alternative employment to the hard labour in the salt pans. SEWA is helping them to form DWCRA groups and to link with the market.

Surendranagar 1995

Activity	No. of villages	No. of women
Child care	20	1300
Embroidery	10	380

Sabarkantha

Improving the Environment through Watersheds.

Membership : 2,000

The villages in which SEWA is organising, on the banks of the river Vatrak, face a severe problem of soil erosion, as well as of water shortage. During monsoons the soil is eroded to the extent of forming deep gullies and fissures. Most farmers have lost parts of their fields in this manner. However, after monsoons the river dries up and there is shortage of water. Employment for farmers and for agricultural labourers is severely limited.

SEWA has been working in this area with the Gujarat Land Development Corporation to prevent soil erosion and increase soil moisture and water availability by plugging gullies and fissures, building check-dams, vegetative borders, increasing moisture retention of soil, increasing productivity of soil. At the same time SEWA has been organising those without land for employment on common lands and off-farm activity.

The women have formed a Tree Growers Co-operative and a Women Farmer Mandal, to take over the watershed development. The increase of productivity due

to land development and due to adoption of new techniques in agriculture, and the adoption of wood trees as well as horticulture has been encouraging. Unfortunately, many SEWA members suffered a loss due to the carelessness of the authorities, when their crops were washed away this year.

Washed Away by Mazum River

The women of 6 villages on the banks of Mazum River of Sabarkantha district are members of SEWA. Their families live below the poverty line and rely for a living on growing vegetables on the river bed.

This year they lost a whole season's crop and went into debt because of floods in the Mazum River. It was not an Act of God but an Act of the Dam Authorities, who decided to release the dammed up waters during the summer months in order to repaint the dam. The villagers were not informed and woke up one morning to find that all their crops were washed away. SEWA surveyed 61 families in these villages to find out the extent of the damage. This is what was found:

- 93% of the families are below the poverty line with monthly incomes of less than Rs 500
- 97% of the families have less than 5 bighas of land, and 85% have 2 bighas or below. All the families take only the summer crop of vegetables.
- In 1995 the families had planted tomatoes, brinjals, dudhi, karelas, onions, potatoes, sweet potato, watermelon and other vegetables.
- 100% of the families lost their crop. 100% lost money and 100% lost the time which could have been spent in labour elsewhere.
- How much money did they lose? 72% lost more than Rs 7000; 20% lost between Rs 4000 and Rs. 7000; and 8% lost between Rs 1000 and Rs 4000.
- 100% families had taken loans and had already spent for seeds, fertilizer, ploughing, labour, pesticide.
- Interest rates varied on these loans. 37% were paying interest rates on 2% to 3% per month. 38% were paying 4% to 5% per month. 21% were paying interest of 8-10% per month; and the rest were paying upto 15% per month.
- All the families were now deep in debt and intended to repay slowly by daily labour and planting vegetables.

Mehsana District:

Watershed Development through Appropriate Technology

Membership : 150

Women of Kadi taluka, Mehsana district, who are small and marginal farmers obtained training in improving their agricultural practices. This training was jointly conducted by the Agricultural University and SEWA. Nursery-raising, proper use of irrigation and scarce water supply and grafting of fruit trees were among the issues covered in this training. Many of the women now utilise the new knowledge and skills gained in cultivating their own lands.

Seven years ago, women of Ganeshpura village, Mehsana district, lined a pond they had prepared with plastic as a water conservation measure. Rain water was collected in this pond. Various trees including, fruit bearing ones that have been planted then, today have grown and are bearing fruit. thus providing a source of income for the village women. Shri Vanlaxmi Ganeshpura Mahila SEWA Tree-Grower's Co-operative was established in 1991. Currently, the Co-operative has 41 active members, and the area has become a model for watershed development with a mix of crops, fodder, fruit and forest trees and vegetables being grown according to the guidance given by agricultural scientists.

This year the women of the Vanlaxmi Co-operative took a new step to upgrade their watershed. They acquired new agricultural tools like power tiller from the Agro industries to raise their productivity. They took training to use them, and have been using them effectively.

This year SEWA along with the FPI completed a study on "Women, Water and Work" for the Gujarat Water Supply and Sewerage Board, as part of their preparation for a new scheme to supply water in the fluoride affected areas of Mehsana. During this survey it was found that high fluoride content was causing severe disabilities of people and cattle in many areas. It was also found that due to the depletion of ground water, many villages were facing extreme water shortages.

The 'Khuddar' Co-operative of artisans of Kadi town have developed their market further for increased income.

Mehsana in 1995

Activity	No. of village	No. of women
Land development	1	41
Patch work Co-operative	1	85

Employment from traditional skills

Membership : 2,700

The skill of the craftswomen of Kutch, has become famous, but the craftspersons themselves still languish in poverty. This year SEWA, in collaboration with the Department of Rural Development began to work in three talukas of Kutch. The organising was based on a survey and subsequent work plan prepared by the FPI. The first step was to identify the artisans, to give them identity cards. Then the artisans undergo a skill test. The most skilled can immediately start working, while the less skilled would be given training under TRYSEM. The women are helped to form DWCRA groups, and SEWA helps the DWCRA groups to get work. This year the Kutch DWCRA Federation called Kutch Craft was formed to promote the activities of the DWCRA groups.

Kutch Craft

The women living in the Desert area of Kutch have exquisite embroidery skills, but are unable to make even a subsistence living. In the last two years SEWA has been helping them to organise into DWCRA groups and convert their skills into income, as part of an overall strategy towards full employment. A survey of women in 3 villages revealed that:

- 50% of the women are Rabari and Sodha, 24% harijans, 26% are other castes including Muslims.
- 96% women see embroidery as their main work. 2% count agriculture labour as their main work.
- Their earnings are low. 78% women earn less than Rs 300 per month, and 98% earn less than Rs 500.
- The men in their households work mainly as labourers (30%), farmers (24%), and shepherds (14%).
- The women see their work with cattle and farms as subsidiary and embroidery as their main work. Nevertheless, 74% work for 3 hours or less at embroidery; only 8% work more than 6 hours.
- After joining SEWA, 96% get work and guidance regularly now, which they did not get before.
- 38% work as labourers in addition to embroidery (agriculture, relief and casual labour)
- 44% of the women's families have land on which they also work. 50% of these women said that the gross earnings from land is less than Rs 5000 per year; whereas for 41% it is between Rs 5000 to Rs 15000 per year.
- 62% families own cattle, but the women say that there is no earning from cattle; all products are for home use.
- All the women said that embroidery work made their eyes ache or water.

(Contd..) 36% said that they have had to get spectacles because of this work. 66% have pains in the back.

Major Constraints

The Government, through its Corporations, still retains control of most of the natural resources. The case of the gum collectors shows how price fixing by the Forest Corporations, results in the exploitation and impoverishing of the women producers.

However, the trend that has recently emerged is the privatisation of natural resources which were so far in the ownership of the Government. Land, water, forests are being privatised to richer people and companies at the cost of the poor.

Another constraint relates to the inappropriateness of many Government schemes. For example, marginal farmer women, who are as poor as the agricultural labour are not included in the DWCRA schemes. Similarly, the watershed schemes often do not include water conservation and rehabilitation schemes do not include land development.

Yet another emerging constraint is the fast mechanisation of the countryside. Especially in the more prosperous districts, the mechanisation of agriculture is causing mass displacement of agricultural workers.

DEVELOPMENT THROUGH CO-OPERATIVES

Organising workers into Co-operatives is a viable alternative given the reality of the self-employed. Within a Co-operative, the worker is herself the owner, she owns the means of production, she directly links with the buyer or consumer eliminating the middlemen and stands to gain or lose from her own work. Workers' or Producers' Co-operatives can counter the exploitation of middlemen, contractors, merchants and employers. Co-operatives are important source and means of alternative employment for workers, and increasing bargaining power.

SEWA very much encourages its members to form Co-operatives. However often it is not possible or desirable for a group to register itself as a Co-operative under the Co-operative Act, as the legal and procedural requirements under the Act may be too cumbersome for a small group of illiterate women. This is specially true in the rural areas. In these cases, SEWA encourages its members to register in some

other way. For example, rural poor members register themselves as DWCRA groups, with the Ministry of Rural Development; the savings and credit groups have registered as Associations.

SEWA's Cooperatives fall within five types:

- (1) Artisan Co-operatives
- (2) Land-based Co-operatives
- (3) Dairy Co-operatives
- (4) Trading and Vending Co-operatives
- (5) Services and Labour Co-operatives

Because of the National Dairy Development Boards assured market infrastructure, the maximum number of our Co-operatives are of the milk producers. This year the income of the women from the Co-operatives more than doubled (from Rs 1.11 crores to Rs 2.44 Crores). All the milk Co-operatives showed a profit. The reasons for the increase are firstly, the increase in the price of milk from the district union dairy; secondly, getting cattle feed from the dairy at lower prices, and finally getting timely veterinary services. Continuous training of the village level dairy functionaries has also increased the yield of milk.

Training of Milk Producers

Training	No. of Programs	No. of Trainees
Member Awareness	10	250
Co-op Executive Committee	10	120
Maintaining Co-op Accounts	2	50
Secretary/ Tester Trg.	5	10
Cattle care/ Fodder Trg.	12	350
Health awareness	6	180
Cattle camps	30	3000

About 35% of SEWA members are homebased workers, the maximum number of members are in artisan cooperatives or groups. At present there are 15 artisan cooperatives and 136 DWCRA groups.

This year was again a very difficult year for artisan cooperatives. As most of them are in textile groups - embroidery, hand block printing, weaving, patch work, due to constant in the price of yarn/ cloth and fall in demand in the market, the artisans Co-operative could not make much profit.

The Vendor's cooperatives, suffered from changes in Government policy. Although the Hariyali vegetable and fruit vendors Co-operative did have a sale of Rs. 35 lakhs, in spite of the Government Resolution (GR) that all orders are to be given to women's Co-operatives, the Government orders began shrinking.

The fish Co-operative were not supplied any fish from the Gujarat Fisheries Corporation. They had two meetings with the Commissioners but the struggle is still

on. Two members from the Co-operative could start their own shop to sell fish.

The service Co-operatives registered growth and 140 women from Saundarya cleaners Co-operative could obtain part time employment. Trupti catering Co-operative, too could give part time employment to 66 women by taking orders from the ICDS child care centres and supplying her at the various exhibitions, Municipal Corporation office. The problem was that during the year the Government license for purchasing kerosene was withdrawn and so the Co-operative had to buy kerosene from the market at high rate, lowering it's earnings.

Two new kind of Co-operative of stone quarry were registered in Vadader and Lunadra villages of Sankheda taluka in Baroda district.

This year all the Co-operatives moved more towards self reliance. Every Co-operative now has its own trained manager/ accountant and own space. This is reflected in the awards won by the Co-operatives this year:

Bansari cane & bamboo Co-operative received the first prize for best women's Co-operative from the Ahmedabad District Federation.

Lok Swasthya health Co-operative received the second prize for best women's Co-operative.

Gujarat Mahila SEWA Sahakari Sangh (Federation)

The major focus of the Sangh this year has been on firstly, capacity building for self employed women to run their own Co-operatives. This was done through 7 intense training programs in management, including accounts keeping and democratic procedures.

Learning to run our own Co-operative

Jashiben is the Secretary of the Vanlaxmi Tree growers Co-operative. She has studied upto 5th class and used to be an agricultural labourer before the Vanlaxmi Co-operative was formed. She did not have the skills to manage a Co-operative, till the Gujarat Women's Co-operative Federation helped her to train in the skills she most needed. She says, " Our Co-operative was formed in 1991. But we used to have the most difficulty to get someone to write the accounts. First we hired someone, but she left halfway, leaving things worse than before. At the end of the financial year we used to go begging to the educated boys in the village, saying 'Brother, please write our accounts, we will pay you'. Then the Federation started a course on accounts writing which Geetaben and I attended. It was very difficult for half-literate women like us to learn about accounts. But we worked hard, and our teachers were very patient. Now since last two years we write our own accounts, and get them regularly audited without much difficulty.

Last year we had made a mistake in writing. It was not very serious but the Government auditor was very hard on us. He even registered a police case against us. However, with the help of the Federation we got the mistake cleared up and the case withdrawn. Now we feel quite confident about running our own Co-operative.

The Federation assisted 10 new Co-operatives to get registered, including a stone quarrying Co-operative. The Federation continuously guided its member-Co-operatives in writing minutes of all meetings, in holding annual general meetings, in amending their Constitution, and in making their business plan.

The Federation promoted marketing, by holding two buyers-sellers meets to enable women Co-operatives to get in touch with bulk buyers. The Federation has acquired its own export number this year and helps its members to get export orders and export their products. It also conducted a Study, along with IRMA on the "Situation of Women's Co-operatives in Gujarat"

The Federation has been nationally recognised and has become a member of the National Co-operative Union of India, and of Export Promotion Council of India. Thus the grass roots level producers women are in the mainstream of the Co-operative structures, at last !

Major Constraints

As in 1994, this was a difficult year for the artisans. Firstly, raw material prices kept rising, especially prices of cloth and thread, hitting the majority of the workers who are connected with textiles. Secondly, the urban markets were no longer so responsive as before, and it was difficult to reach the export markets due to lack of contacts.

Under the recent move of the Indian Government for privatisation of Co-operatives, the milk Co-operatives have begun to face severe competition from private dairies, that advance money to the milk producers and do not allow them to sell milk to the Co-operative.

The vendors are facing problems of space. On the one hand city authorities are becoming increasingly harsh in allotment of space; and on the other hand, the village fairs too are facing difficulties as the traditional spaces are no longer being made available to them.

DEVELOPMENT THROUGH SUPPORTIVE SERVICES

Not only do self-employed women have insecure employment and earn much less than organised sector workers, but they also have no support for their work, or for themselves in times of difficulties. Unlike their sisters in the organised sector, they have to pay for health-care and child-care out of their meagre earnings, and face the consequences and expenses involved in maternity, accidents, death and calamities.

Recognising the need for supportive services and social security SEWA has taken a number of initiatives and succeeded in providing a number of services to its members. Perhaps the most important lesson from these initiatives is that poor women are ready to pay for services and that these services can indeed become financially viable. They do not have to remain totally dependent on subsidies. Services to SEWA members such as credit, health-care and child-care are now provided through SEWA's service Co-operatives. These Co-operatives have gained operational self sufficiency. Other services such as insurance and housing are provided through the SEWA Bank.

BANKING WITH SELF EMPLOYED WOMEN

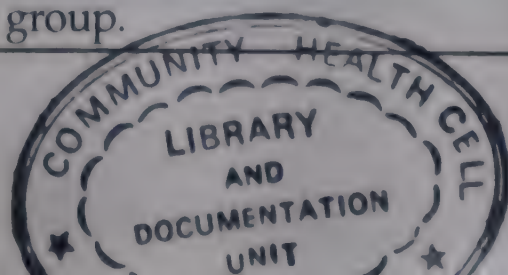
Swashrayi Mahila SEWA Sahakari Bank is SEWA members' largest and most important Co-operative venture, the first of its kind in the country. The bank is owned by the self-employed women as shareholders, and policies are made by their own elected Board. The Bank is professionally run by qualified managers hired by the Board.

The SEWA Bank established in 1974, today has 54,530 depositors and a working capital of Rs 11.3 crores. It has been financially viable and self-reliant from the beginning, and uses its surplus to further strengthen individual workers as well as their movement, and diversify their economies.

The SEWA Bank aims at providing all finance linked supportive services to her members, and with that aim had started a work security insurance scheme and a housing program. In addition the Bank is now actively expanding into the rural areas through savings and credit groups.

Sheesha village in Sanand taluka started its savings and credit group in 1988. At first the women were uncertain about saving every month. They were also suspicious that, maybe, someone will run away with their money.

However, when the leader of the group got her first loan from SEWA bank she was able to redeem her mortgaged land and her earnings immediately went up. Most importantly the recovered land was legally transferred in her name. This gave confidence to the women. They began saving Rs 10 a month regularly. Today the group has 120 members and in 1995, 54 women took loans totaling Rs 1.7 lakhs, in Sheesha village creating assets (mainly land) in their own name. The group is now trying to improve other aspects in their village. Recently, they pressurised the Education Department to change the absentee teacher. They have taken up the question of water shortage in their village. In the last panchayat election, one of the women was elected with the support of the group.



SEWA Bank in 1995

Details	No. of women	Rs. (in lakh)
Loans Given	25,648	456.67
Savings Accounts	38,910	539.45
Fixed Accounts	15,721	325.67
Share Capital	19,112	56.69
Surplus made	20,000	38.51
Total Working Capital		1416.99

The shareholders received 15% dividend this year, as profit sharing. The Repayment rate for loans this year was 95%.

A Home of her Own

Women see housing as a basic need next only to work and food, because a house offers safety to them and their families. It is perhaps their only asset and most often it is also their workplace. For them, it is a productive asset. SEWA bank has been providing various types of given housing finance to its members from many years. At present 39% of total loans are given for housing purpose, to buy or build a new house, or mostly to upgrade and expand their housing conditions. The new housing, as a rule, goes in the name of the women borrower. Thus creating assets for women. In addition SEWA Bank works closely with its sister organisations in Gujarat Mahila Housing Trust to provide technical assistance, access to land and to infrastructural services of water and sanitation.

My House is a Productive Asset

For most self-employed women, the house is just not a place to live but also a place of earning. It is a workshop for homebased workers. It is a place where part of the production process is carried out -- a place for sorting, processing or storing. It can be a small shop; or a shed for their livestock. It is a place to store and process the year's produce of the farms. It serves as a link to services such as water and electricity required for production.

SEWA Bank makes no distinction between its housing loans and production loans. Take the case of Motiben who spins thread at home for a living. She took 3 loans to improve her house, totaling Rs 18,000. She used the loans for building a front porch, tiling the clay floor and plastering the house. This has increased her productivity considerably. Since the new porch is now her workplace, the daily activities of the (Contd...) family members, no longer disturb her work. The clay floor used to get wet and slippery, damaging the yarn and reducing the productivity of her charkha. In fact she used to have to suspend her work during the monsoon. The plaster in the house, has reduced the moisture during the monsoon days.

(Contd..) Due to the changes in her house Motiben finds that her productivity has tripled with her earnings going from Rs 700 per month to Rs 2000 per month.

Housing, 1995

Facility	Women
Land	750
Toilets reaching	1000
Water connection	2500
Drainage connection	3000
Financing for house (new)	1550
Finance for upgradation of house	3200

Integrated Social Security Insurance Scheme

SEWA Bank has demonstrated that insurance for SEWA members can be run in a self-reliant and financially viable way. 12,000 members were covered this year in a scheme which gave them some measure of protection against the natural, social and individual crises that continuously threaten their life and work. Illness, widowhood, accident, fire, communal riots, floods and other such natural and human made calamities result in loss of work and income for poor working families. Workers and their families are pushed further into the cycle of poverty and indebtedness.

The scheme is run by SEWA Bank in collaboration with the Life Insurance Corporation and The United India Assurance Corporation. It covers the events of death, accidental death, sickness, widowhood, loss of household goods and work tools in case of flood, fire, riot or storm. For members who have linked their fixed deposit savings with the insurance scheme there is also coverage for Maternity Benefit.

Work Security Scheme 1995

Activity	No. of claimants	Claim Amount in Rs.
Life insurance	387	11,52000
Work security	1016	5,98,018
Maternity Benefit	126	37,800
Total	1529	15,87818

Reaching Retrenched Workers

At present both organised and unorganised sectors in Ahmedabad are facing a crisis. As textile mills close down, the workers lose their jobs and their earnings, a whole generation of families have slid backwards into poverty for today there are more than 100,000 families of retrenched mill workers. These workers and their families then enter the unorganised sector, creating surplus labour and bringing

down the prevalent wage structure. At the same time the workers and producers of the unorganised sector, who were dependent on the textile sector are also losing their work.

In order to counteract this ongoing long drawn out crisis, SEWA Bank has been working at bringing employment to the women of the families of the retrenched workers. 60% of SEWA Bank's urban loanees have been from families of retrenched textile workers. Nearly 30% members of the paper pickers Co-operative, 91% of the weavers Co-operative and 20% of the women in artisan Co-operatives are from retrenched mill families.

Major Constraints

A major constraint faced by organisations like SEWA Bank, which caters exclusively for the poor women is that the system does not seem to have place for it. In spite of showing excellent performance every year for 20 years, the policies do not attempt to favour the growth of SEWA Bank as was done in other countries, for example, the case of Grameen Bank. On the contrary, rather than recognise SEWA Bank's role and strengthen it and other institutions like it, the Government and formal banking institutions and other development agencies, often either promote the 'down marketing' of financing agencies which have never reached the poor, or they want to graft on models from other countries, instead of helping upscaling of the existing programmes initiated by poor people themselves, in our country

Housing is not generally seen as a productive asset. Therefore credit availability for housing for poor women is difficult and most of the housing loans taken by the poor are from private sources at high interest rates. At the same time, urban planning ignores the important link for the poor between employment and housing, with the result that the poor have to sacrifice adequate housing to obtain employment.

The major constraint as far as insurance is concerned, is that the insurance rules are designed for a different set of clientele in mind viz. for the urban, middle class, educated, working in the formal sector of employment. When we attempt to apply these rules to the poor, they lose most of the benefits. For example, the requirement of hospitalisation for medical insurance is unreasonable for the rural poor where hospitals are not readily available.

HEALTH CARE

The health of a self-employed woman is her firmest asset to continued income. Unfortunately, she is often ill, falling prey to her own physical ailments, the general unsanitary conditions in which she lives, and the high cost and unavailability of health care facilities. A research undertaken by SEWA Academy on the health situation of poor rural women in the dry districts of Kutch and Banaskantha show that in one month 75% of the women had an illness in their family, and that they spent an average of Rs 491 on health care in a month.

Two health Co-operatives viz. Mahila SEWA Lok Swasthya Co-operative and Krishna Dayan (traditional midwives) Co-operative, provide health care to SEWA members.

The Lok Swasthya Co-operative operates throughout Gujarat and in 1995 provided health care to 17,400 self-employed women. It works closely with the public health system, at the same time making communities more self sufficient in their own health care. The emphasis is on preventive health measure such as immunisation, and maternal care; on training community health workers; on referrals to public health care system; and above all on training women to understand and care for their, and their family's, health needs.

Curative health is an important component of the Co-operative's work and it runs three centres for sale of rational drugs at low prices, to help women save money. It also acts as a centre for identification and treating cases of TB.

Illnesses Suffered by SEWA Women

SEWA Bank with the co-operation of Lok Swasthya Health Co-operative has been running a health insurance scheme for it's members. A quick survey of the types of illnesses faced by SEWA women reveals that the poor face mainly preventable diseases, accidents and gynecological problems, all of which are caused by absence of personal and /or public health services. The types of diseases faced by the better-off such as heart-attacks, are in much lesser proportion, in SEWA women.

- Most of the illnesses (50%) are water borne diseases which are preventable. In particular the following diseases were identified

-- Malaria	14%	
-- Typhoid	11%	
-- Diarrhea	12%	
-- Fever	13%	(patient was not told the name of her illness by the doctor)

Total	50%	
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- Accidents constitute a large number of cases of illness. These include fracture of limbs due to falls and collisions, snake or scorpion bites and accidental fires. Accidents are 19% of the cases

- Gynecological disorder is another major cause of women's ailment. They constitute 13% of cases.

- The rest of the ailments include appendicitis (4%), heart attack (4%) and other surgical operations (5%).

The Lok Swasthya Co-operative works closely with the union to identify and prevent occupational health problems, and with the Bank to provide care to the members covered by the health insurance scheme.

The Krishna Dayan Co-operative, covering the Gandhinagar District population, aims to make the mid-wife the main health-care provider in the village, by giving her the skills and knowledge of modern medical techniques, and linking her with the modern health system. Mid-wives who had turned into agricultural labourers, find

a means of self-employment and self dignity by upgrading their traditional skill, and the village women, who earlier could not get access to good health care because of high costs and long distances, now have reasonable, good and personalised health-care at their door-step.

Krishna Dayan Co-operative

This Co-operative is most active in smaller villages where there is total absence of public health-care services. The Co-operative's activities in 8 such villages (1800 adult population) are as follows:

• Number of midwives trained by SEWA	14
• Total family visits by 14 midwives	6583
• Deliveries done	372
• No. of pregnant women examined, taken for tetanus shot, iron and folic acid tablets given	734
• No. of children immunised	866
• Family planning devices provided	397
• Women sterilised	97
• No. of girls attended 'Know your Body' course	827
• Wounds and sprains attended	448
• Medicines given	325

Health activities in 1995

Activity	No.
No. of women covered	19,353
No. of community health workers	41
Immunisation	37,352 children
TB cases	951
Trainings	3862
Sale of medicines	Rs. 60,6,110,65

Major Constraints

The major constraints faced today in health care for the poor is the problem of medicines. The price of drugs has risen upto 100% for life saving drugs consumed mainly by the poor. This has happened mainly because the Government has removed price controls which earlier used to safeguard the price of drugs. Thus for the poor, expenditure on health care has become a drain on their meagre income.

The proliferation of drugs is another major problem. Although the WHO list of essential drugs is only 300 there are today more than 40,000 drugs in the market. Many of these medications are inessential, non-rational and overpriced, and lead to both overdosing and over expenditure for the poor.

Rise in price of Drugs since Price Decontrol

Name of Drug	Price in 1993 (Rs.)	Present Price (Rs.)	% Increase
(Paracetamol) T. Crocin	2.00	3.89	94.5
(Paracetamol) T. Metacin	2.50	4.85	94.00
(Glibizide) T. Glumase	4.30	8.69	102.09
(Anti T.B.) C.R., cinex 450 mg	55.00	65.75	19.55
(Ceohalaxin) C. ceof 500 mg.	70.00	113.60	62.29

Note : These are retail prices.

CHILD CARE

Women workers often have to combine the tasks of looking after their small children and working at the same time. Since child-care is often not available, she has to adopt alternatives like taking the child to work with her, leaving the child alone or in the care of older siblings. Where a woman works in hazardous occupations like tobacco processing or salt farming, the risk to the child is considerable. She literally works at the cost of her child. Leaving the child alone, or with younger siblings too is undesirable, as it leads to lack of care for the child, and lack of education for the sibling. That is why SEWA considers child-care as an important component of full employment.

'Sangini' is a Co-operative, registered in Ahmedabad, of child-care workers who provide a service to the SEWA members. Sangini has taken over the ICDS (Government's Integrated Child Development Scheme) program in labour areas of Ahmedabad, so that the children coming to the creches get both nutrition and child-care. In Kheda, the Shaishav child-care Co-operative, has improved the health of children and the well-being of the mothers who used to take their children to the tobacco plants with them earlier. And in Surendranagar, the mothers who had to take children to salt-pans in the blazing summer heat of the desert, can now leave them at creches run in collaboration with the Gujarat Rural Labour Board.

Child Care through Women's Co-operatives

The Sangini Co-operative has been running child care centres in Ahmedabad. They have taken over the ICDS program in the area. UNICEF had asked SEWA to conduct a study of the program to identify lessons learnt and make suggestion for the smooth running of ICDS through community organisations and NGOs.

The study of 400 children made the following findings:

- The presence of Sangini has made considerable difference to the children in the following areas :

(Contd..)

- Nourishment. 69% of the Sangini children were found to be normal as opposed to 57% of socio-economically comparable non-Sangini children. 14% of the non-Sangini children were severely mal-nourished, as compared to 8% of the Sangini children.
- Infant mortality among girls was found to be 9% in the non-Sangini areas as compared to 5% in the Sangini area.
- School retention is higher among Sangini siblings at 57% in primary school, as compared to only 49% in non-Sangini siblings.
- Immunisation is higher by upto 14% in the Sangini areas.
- The mothers feel the benefits of the centres in the following ways
 - Increase in income -26%
 - Less worry about child- 98%
 - Good development of child - 97%
 - Improvement in child's health - 97%
- Compared to the Government run ICDS program the Sangini program is better in:
 - Mother-Teacher Interaction
 - Community Participation
 - Convergence of Services

However, the major weakness is that the ICDS rules do not allow the program to become sustainable.

- The Study made the following policy recommendations to ICDS authorities in the state:-
 - Creches should be integrated into the ICDS program to reach the children under 3 years old.
 - Local community organisations should be encouraged to run the ICDS program and given the means and training to do so. Full flexibility should be provided. NGOs should also be included in the running of the programs.
 - The program should be encouraged and helped to raise financial and other resources over and above the Government allocation.

Child- Care program 1995

Details	Ahmedabad	Kheda	Surendranagar
No. of child care centres	39	26	20
No. of children covered	4693	977	1300
No. of child care providers	118	58	29

Major Constraints

The major constraint is that child care does not receive serious attention by the authorities therefore very little funds are made available for it. Even the existing child care schemes such as ICDS, are focussed towards child health and nutrition, not day care for the child of working mothers.

Moreover, presently the ICDS and other government supported child care is provided free. This makes it difficult for a Co-operative like ours to work towards sustainability. This same bias against sustainability is displayed when the ICDS is handed over to our Co-operative, and the rules are kept the same as for the Government run programs.

LEGAL AID

SEWA's experience in organising workers over the past two decades, has shown that they have to face the law and the police frequently at various times in their lives. Hence, since the very beginning, SEWA has been providing legal education and support in court cases to its members. Low wages, blatant violation of labour laws, the rapid spread of contract labour, the grip of middle man, competition arising from license requirements, police harassment, slow moving and delayed court and legal proceedings, open opposition from organised sector unions, exploitation of women, their labour and even their bodies - all these are the issues taken up by SEWA's legal services. How far the law can actually address them successfully is of a matter of serious concern. However, the reality is that justice continues to elude self-employed workers and, in fact seems to become increasingly far removed from them.

This year, the major legal struggle was over the rights of street vendors. Although, the courts have ordered the Municipal Corporations to prepare schemes for places for vending in all cities of Gujarat, it is not being done.

On the contrary, the traffic courts have been fining the vendors every day, to pay Rs 500-600 as fine per month. SEWA this year, has fought a large cases in the traffic court.

Legal Cases in 1995

	High court	Labour court	Traffic court	Other courts
Number of cases	20	22	150	11
Number of workers	9066	117	1409	

Design SEWA

While organising artisans into Co-operatives, we learned that they are very skilled in their craft, talent and quick to learn new designs, if provided with appropriate training and support. However, currently, artisans have to face cut-throat competition in marketing their products. Given the competition, what is essential is not only the quality but also the novelty and specialty of their products. Hence, products design is necessarily a part of all marketing efforts and strategies.

Based on these experiences, SEWA decided to establish its own market oriented design centre--Design SEWA. Here with the artisan's help and knowledge, samples of traditional crafts and designs are collected, skills are upgraded, new designs are created, proposals and reports on crafts development are prepared and artisans share different designs and skills.

SEWA ACADEMY :

Building Capacities for Leadership and Self Reliance

"A sun has risen in my mind"

A movement requires an ideological framework and a clear direction. This framework must be understood by all its members and the direction must be clear to all. All participants in the movement must have a common understanding of the vision and the strategy. The messages of the movement must be taken to the public, to policy makers and to those persons whose help the movement needs.

As activities, programs and management of organisations is taken over by the local women, capacity building becomes an essential need. SEWA's expansion is dependent on how active the local leaders are, their capacity to enroll members and to deal with the problems.

SEWA Academy has the task of preparing the members to take leadership positions, to manage organisations and to take over the running of SEWA. It builds capacities and takes SEWA's messages to the outside world. It does this through:

- * Training
- * Literacy
- * Research
- * Anasuya, the newsletter
- * Video SEWA

Training

SEWA Academy runs a large number of training programs for its members, as the table below shows. The main trainings are aimed:

1. To develop the leadership of SEWA members.
2. To build capacities of village women to manage the DWCRA (producer) groups.

Leadership

The leadership training is aimed towards the women who have already shown some leadership potential. The aims of the training are to:

- Give them a clear self-identity as workers and SEWA members.
- Acquaint them with SEWA's 'world-view'
- Acquaint them with Gandhiji's life and thinking
- Bring out the message of organising and integration
- Give them self confidence
- Help them articulate

These trainings which cover nearly 600 members each year, have achieved encouraging results in the field, as the increased membership and the self reliant organisations show.

Some Statements of Trainees in a Review A Year After Attending Training

- "My confidence increased and I can now talk to anyone, even Police".
- "I could enroll 2000 members this year".
- "I got a health centre opened in my area".
- "I got started a literacy class and enrolled many members as readers of newsletter Anasuya".
- "I started a savings and credit group in my village".
- "I participated in the Pulse Polio campaign and got many children immunised".
- "My bidi worker members come to me if their contractor is cheating them. I go with them, talk to him and resolve the dispute".

DWCRA

Training for women of DWCRA groups was the second most important training this year. The DWCRA training was conducted at three levels. The first level was intended to bring the women closer as a group, infuse the idea of solidarity, to give them some idea of the DWCRA program, the benefits of being part of a DWCRA group and what roles they would be required to play for the program to succeed. The second training is conducted 9 months later after the DWCRA group has already undertaken some work, and has both begun facing problems and tasting success. This training is more technical, oriented towards their needs-- marketing, account keeping, minutes writing etc.

The final training, conducted a year later, is oriented towards making the group self-reliant, by increasing skills in decision making, linking with outside structures and building up leadership qualities.

This year we started trainings for the young daughters of our members. The first training was exploratory, to find out their hopes and ambitions and to frame a syllabus for them. We found that most of these girls were already working, they wanted skills which would enhance their income as well as congenial work. They were very keen to learn new skills, new ideas. Most of all they wanted to have an opportunity to get out of their houses and enjoy themselves. They also wanted to understand about their bodies.

The Gujarat Government also asked SEWA to take up Voter Education classes, for which SEWA created new training materials. We found that the women already voted regularly because they were taken to the polls by political parties. However, women were keen to learn about the way the election system and the Parliamentary system worked and how to recognise the worth of a candidate.

Training by SEWA Academy in 1995

Name of the training course	No. of Trainees
Basic leadership	520
Advanced leadership	75
Training DWCRA group members	9
Mobilising members	50
Writing skills	9
Survey techniques	73
Organisers advanced training	27

Literacy

SEWA members are increasingly expressing the need for literacy and hence classes have been organised. Members belong to two age-groups :

- (1) 25 to 50 year old women and
- (2) 15 to 18 year old girls.

Literacy classes are organised according to the workers' convenience. Women decide the time and the place for the class so that they can participate fully. The curriculum and methodology of literacy classes are developed keeping SEWA members in focus. The classes are structured so that they encourage and inspire workers to learn in a non-threatening and supportive environment.

This year, the demand for the literacy classes increased more than 100 %. There seems to be a strong motivation among self-employed women for literacy. Therefore a special training program was organised for the teachers.

Self Confidence Through Literacy

SEWA members have come to appreciate the need for literacy. Since 1992, SEWA has been running adult literacy classes for its urban members. Women pay a fee of Rs 10 per month to attend these classes, which run for 6 months. The community provides the space for the class rooms. The classes are run at a time convenient to the women in the community.

Why do women want literacy classes ? They say:

- Literacy will make us aware and fearless
- Our employment opportunities will expand
- We can read and write letters
- We can better manage our household finances
- We will be able to teach our children
- We will be more respected
- We want to learn to sign our name instead of thumbprints
- We want to be able to read the bus numbers so we can travel about.

(Contd..) After two years of classes SEWA did an evaluation of what these classes have meant to the women. 193 women were surveyed. Of these :

- 50% had attended classes for 1 year, and 49% for 6 months.
- 63% had been totally illiterate, 15% had studied upto 1st or 2nd class, and 15% upto 4th class in their childhood. Most had forgotten all they had learned.

The survey made the following findings:

- Although the majority of the women were young, there were a large number of older women learning too. 32% women are under 18 years of age (girls); 53% are evenly divided in the 20 year to 45 year age groups; and 14% are above 45 years.
- 24% are vendors; 38% are service or labour providers; 13% are homebased workers; and 26% are currently unemployed.
- 83% of the women are from scheduled caste
- Most of them felt that 6 months was too short a period and they needed a year of study.
- How do the women now use their newly learned skills?
 - 41% write letters to family
 - 46% can read the newspaper (headlines)
 - 28% read Anasuya
 - 60% read novels and short stories
 - 48% read religious books
 - 88% have improved their shopping skills
 - 88% have improved their work skills
 - 87% read the bus numbers
- How have these skills changed their lives?
 - 88% feel they are more respected at home
 - 35% feel they are respected in the extended family
 - 17% feel they are respected more in the community
 - 92% feel more self confident
 - 85% want to study more

Literacy in 1995

Details	No of women
No of trainees	2767
No of classes	101
No. of teachers	54

Research

Research has always been an integral part of SEWA's work. It is the method by which self employed women become part of the world of knowledge. They receive knowledge from the outside world and give the knowledge of their experience to

others. Research is used for SEWA to understand the lives and work of self employed women, for the women themselves to learn more about the world around them, for SEWA to represent the point-of-view of self-employed women and to share their experiences with policy makers, like-minded activists, academics and the general public, and to take forward the movement.

SEWA members learnt how to carry out surveys on their own lives and the results have been published in small booklets as well as summarised as boxes in this report.

Publications feeding into important meetings such as the United Nations World Summit on Social Development at Copenhagen, UN Conference on Women, held in Beijing and International Labour Conference, were produced by the Academy.

Evaluations and reviews of ongoing programs were documented at request. This included savings practices of self employed women, commissioned by SEWA Bank in order to increase their coverage; contribution of midwives to the health system, commissioned by Krishna Dayan Mandli; and Review of Saundarya Mandli.

SEWA Academy undertook and produced a Study on Social Security Needs of Rural Women, on request by Udyogini, an NGO based in Delhi; and a study of ICDS program run by Sangini Co-operative commissioned by UNICEF.

Some Research Documents produced by SEWA Academy in 1995

1. 'Employment in the People's Sector -- Practical Experiences from SEWA' - Paper presented in World Summit at Copenhagen
2. 'Report on Women and Work in the Informal Sector' done for the Report for UN Convention On Discrimination Against Women (CEDAW)
3. SEWA Academy Research Series - A set of manuals designed to introduce women to simple research techniques. In English and Gujarati.
4. Study on Women, Work, Children and Nutrition for the Gujarat State Water and Sewerage Board (in collaboration with Foundation for Public Interest).
5. 'Social Security in Enterprise Development : A study on Social Security for Rural Women Entrepreneurs' a study commissioned by Udyogini. In English
6. 'On my shelf' - a new series of booklets were launched for our members to help them with daily life situations. The first two booklets cover the topics of health and nutrition. In Gujarati.
7. 'My work book' - a new series of booklets to build skills among the SEWA members. the first two booklets are on Organising and Membership building. In Gujarati.
8. 'Mainstreaming the Informal Sector Women' by Smt. Ela Bhatt and Bishwaroop Das. In English.

Video SEWA

Video SEWA has shown in last ten years that even an apparently sophisticated technology like video can be handled and used effectively by workers for the purpose of development. And the power of the medium and its potential for organising the poor by raising awareness and bringing issues to the fore is beyond doubt.

Video SEWA has been making simple, appropriate and modern video technology available to SEWA members, SEWA organisers, policy-makers and planners at regional, national and international levels and to the public in general.

Videos on issues of the self-employed are shot, edited and replayed by workers themselves.

This year Video SEWA won international recognition when it received an award for its Video titled "A journey from Rs 7 to Rs 4 lakhs" at the UN Women's Conference at Beijing. In addition three of Video SEWA's productions were broadcast at the national level.

Skill upgradation was emphasised this year with new and more modern equipment being acquired by the team along with appropriate training.

Video SEWA in 1995

Activity	Number
Video production	16
Documentations	31
Replays	400
Women covered	8000
Edit programmes	25

Anasuya

'Anasuya', SEWA's fortnightly in Gujarati, was started in 1982. Anasuya is known for its regularity as not a single issue is missed till today. Anasuya has been portraying the lives and work of self-employed women, creating an understanding of their issues and ensuring that their reality is reflected in development planning and programs. Anasuya has now become self reliant with 2000 members, and has acquired its own premises in Patrakar Bhavan along with other newspapers of Gujarat.

Anasuya has been instrumental in articulating the issues of self-employed women and in advancing SEWA's campaigns. Notable such issues this year were:

- 'A portrait of Child Labour'
- 'Women's disillusionment at the eve of elections'
- 'Poor women are Bankable'
- 'Hillary Clinton comes to SEWA'
- 'Women can drive Tractors'
- 'Women Panchayat members'
- 'Alternative Employment during Drought -- a SEWA policy plan'
- 'The Bellagio International Declaration of Rights of Street Vendors'

Major Constraints

One major constraint that is faced by all sections of SEWA is the question that is raised by outside agencies on the 'professionalism' of SEWA's work. Can a research done by a non-academic organisation be 'professionally correct'? Can a video made by illiterate women be 'professional'. Can a shop managed by artisans themselves be

called 'professionally managed'? Can a Bank run by the poor be a 'professional financial institution'? SEWA Academy attempts to provide training and research inputs so that the self employed women can run their own organisations in a professional manner, but faces a bias which equates degrees with professionalism.

Another major constraint is the difficulty of bringing knowledge, especially technical knowledge to the self employed women. The women are very much in need of, and very keen to imbibe this knowledge in order to increase their productivity. On the other hand, this knowledge exists in technical books and in universities. But the constraint is how to access the knowledge from these institutions to reach to the women?

The third constraint is with the nature of research. SEWA requires research to be practical, usable and linked with training and advocacy. However, orthodox research is too academic and impractical, so the existing research methods are difficult to use.

SEWA IN MADHYA PRADESH

SEWA started in Gujarat in 1972, but since last 10 years it has spread to many parts of the country. Nine SEWAs now organise self employed women in 5 states making a total membership of 2,51,000 women organised in SEWA.

Each of the SEWAs is an independent and autonomous organisation, locally registered, locally managed and all decisions taken by its local self employed members.

However, all follow the same basic strategy of organising around work and income and have the goals of full employment and self reliance. The nine SEWAs are:

SEWA Lucknow in Uttar Pradesh

SEWA Bhagalpur, SEWA Monghyr, SEWA Mithila and SEWA Singhbhum in Bihar

SEWA Trivandrum in Kerala

SEWA Delhi

SEWA Bhopal, SEWA Indore in Madhya Pradesh

Most of the SEWAs, although following the joint strategy of struggle and development, have registered themselves as Societies and concentrate more on development of women's economic organisations. SEWA Madhya Pradesh, on the other hand started as a trade union with struggle and then helped women to form various types of Co-operatives. Thus SEWA in Gujarat and Madhya Pradesh work closely together in joint campaigns and issues.

The Union Activities

SEWA completed ten years in Madhya Pradesh this year. SEWA MP has 40,334 members, of which 67% are homebased workers, especially bidi rollers, aggarbatti workers and garment stitchers; 30% sell their own labour or services, the majority being agricultural labourers and casual labourers; and the rest are vendors.

SEWA MP is now working in 9 districts-- Indore, Bhopal, Chattarpur, Ujjain, Ratlam, Sagar, Mandsaur, Kandwa and Damoh.

The union mainly consolidated its gains of wage increase from last year: meeting with employers to ensure increased wages, reinstatement of dismissed workers and removing abuses like giving of defective raw materials and rejection of finished goods.

The union concentrated on obtaining social security benefits for the members, especially the bidi workers. This included Provident Fund, Maternity benefit, Group insurance and health care (especially eye care)

Union activities in 1995

Activity	No. of women	Income Increase
Increase in wages	17354	2,09,82,290
New work	989	79,33,595
Vendors cases	2114	96,420
Sammelans	1000	
Procession	500	
Dharna	500	
Meetings	16,978	
Trainings	800	

Savings and Credit Co-operative

The Savings and Credit Society grew considerably in both urban and rural areas this year. The repayment rate continued high at 96 % as local women leaders took on the responsibility for the loans given to their members.

Kasturi Moolchand is a widow with three children. She would earn for her family by selling vegetables in the market for which she would take Rs 300 credit everyday. After returning the capital with interest she was left with only Rs 5 to 7 a day. 5 years ago she took a loan of Rs 500 from the Co-operative, and her income went up to Rs 20 a day. She began saving, and after two years took another loan of Rs 1000 to start zari work in her house. Her unemployed son and she both began doing this work. She gave up vending and started a small grocery shop in her house, so that she could look after both together. Her family's earnings are upto Rs 2500 a month now. Kasturi now wants to take a loan of Rs 5000 to expand her shop and the zari work.

Savings and Credit 1995

Savings		Credit	
No. of Women	Total Amount Rs	No. of Women	Total Amount Rs
2900	14.6 Lakhs	492	8.1 Lakhs

Rural Development

SEWA started its rural developmental activities with social security-- child care and health care. The women in the areas where SEWA is working all go for agricultural labour. They have to either take their children with them or they leave them in care of the elder girls who drop out of school. The women asked for child care, both so they could earn better without having to take their children along and so they could educate the elder children.

Health care is a real problem faced by the women in the rural areas as the PHC system either does not exist or does not function. They face considerable expense and time loss in getting health care with the result that they often neglect their health. SEWA has been attempting to reach health care to the women by holding camps, starting small health centres and training health workers.

Social Security 1995

Activity	No. of women
Child care	1240
Health care	880
Housing	57
Insurance	3000
Legal services	15,045
Publication	28,234

Since most of the women live in or around forest areas, an alternative employment available to them is that of growing nurseries. 100 women were trained in growing nurseries and will be supplying these plants to the forest department. This alternative employment will increase their bargaining power even for wages in agricultural labour.

Leela bai and her husband are agricultural labourers, but they are unable to get employment around the year. During 4 months of monsoons especially they are totally unemployed. She has taken training for making nurseries and is growing 3000 saplings for the first time this year. She says with the earning from the nursery, she will not have to worry about where her next meal comes from during the monsoon, nor will she have to go into debt.

Other Activities

Women of basti Subhash Nagar, Ratlam, staged a dharna before the municipality after petitioning for more than a year for water in their bastis. The result was 6 taps in the basti.

100 women bamboo workers of Chatarpur were facing problems because of unavailability of bamboo, although they lived in a bamboo forest! SEWA helped them to get licenses for Bamboo from the Forest department.

Women weavers of Devas had lost their employment. they were rehabilitated with training and provision of raw materials.

Ten years Completed

SEWA celebrated its completion of ten years by a large sammelan of over 5000 women. The chief Minister of MP, addressed the Sammelan and released the souvenir brochure with articles about SEWA, its history and its activities.

Hindi Ansooya also completed its 10 years having 1200 subscribers.

AND NOW IN SOUTH AFRICA

In 1994 a group of SEWA members went to Durban, South Africa to help launch a new organisation on the lines of SEWA. It is called Self Employed Women's Union, SEWU. Its members are mainly street traders and homebased workers. It has at present over a 1000 members.

SEWU's main activities in the first year has been getting recognition and facilities for street vendors. Organisational development through meetings and leadership workshops. Improving the skills of the members through literacy classes, sewing training, curtain making, electricians course and training in business skills.

It has tried to link its members with available means of credit, and so far 120 women have taken loans. It also provides a creche for the children of its members.

It engages in advocacy work and has drafted amendments to street trading laws. It is also trying to get vending declared as a fundamental right in the new South African Constitution.

At present SEWU's main emphasis is on expansion and it is in the process of opening new branches in other parts of South Africa. A branch is recently opened in Johannesburg.

SPECIAL EVENTS

A number of International personalities visited us this year to learn about SEWA's work and try to understand its replicability in their own countries. Of these the most prominent were the first lady of the United States of America, Mrs. Hillary Clinton. who said,

"I have long been interested in what SEWA was doing. My state Arkansas which is in America has many poor women. We followed what we saw SEWA doing. We created based on SEWA's model the kind of credit opportunities for our women that you have created over here".

The Prime Minister of neighbouring Nepal, Shri Manmohan Adhikari, made a visit to learn about SEWA's activities in order to similarly organise the self employed women in his own country. Most nostalgic for us was the visit of Mr. Nelson Mandela, President of South Africa, who was accompanied by Ms Fatima Meer, a professor long involved in the South African Freedom Struggle. Dr. Mandela specially came to Ahmedabad to pay homage to Gandhiji, and to meet SEWA as a vibrant example of Gandhiji's principles. He said, "I'm full of admiration for SEWA's great work in the uplift of women in the most depressed sectors of Indian society". In the speech of Dr. Meer she said, "SEWA is the living legacy of Gandhiji".

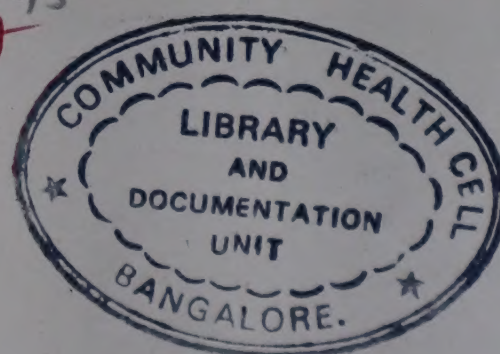
SEWA entered the national arena in different spheres. Along with like-minded Trade Unions it launched the first Central Trade Union Federation of workers in the Unorganised sector, the National Centre for Labour (NCL). The flag of the newly formed NCL was unfurled in Bangalore on 28th May by SEWA General Secretary, Smt. Ela Bhatt.

The SEWA sponsored Gujarat Mahila Co-operative Federation, got affiliated to the National Co-operative Union of India and entered the National Co-operative sector.

From Radhanpur to Beijing. This was the journey of Samuben Ujabhai Thakore of Shergadh village who won the award for Women's Creativity in Rural Life organised by Women's World Summit foundation in Geneva at the United Nations Womens Conference in Beijing. A team of 19 SEWA members came from their villages and urban settlements to participate in the Beijing Conference. The co-winners of award for rural Women were Ranbai Rauma of Anternesh village (District Radhanpur) and Madhuben Solanki of Jhakaria village, (District Kheda).

SEWA Video was awarded 'In The Picture' Award organised for the fourth UN Conference on Women by Appropriate Technology International. The award winning video was 'A Journey From Rs. 7 To Rs. 40,0000 ', a story of Nanuben Vitthalbhai Dantani, an old clothes seller.

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SEWA RECEPTION CENTRE, OPP. VICTORIA GARDEN,
AHMEDABAD - 380 001
PHONE : - 5506477, 5506444 FAX # 5506446
EMAIL - sewa.mahila@axcess.net.in
Printed by : Anil Graphics : Bhādra, Ahmedabad - 380 001 Ph.5506124

SEWA EXECUTIVE COMMITTEE

1. Balammbaben Goraiyya
2. Jomiben Jayram
3. Champaben Arunbhai
4. Lalita Krishnaswami
5. Ela Bhatt
6. Rahima Shaikh
7. Niruben Jadav

President : Bidi Roller
Vice President : Embroiderer
Vice President : Vegetable Vendor
Vice President
General Secretary
Secretary
Secretary

MEMBERS

8. Kantaben Jeshingbhai
9. Sharifabibi Habibsha
10. Rannbai Rauma
11. Sultanbibi Mahmadvajal
12. Shantaben Paulbhai
13. Bashiranbibi Imabhai
14. Noorjaha Mahmadvajal
15. Laxmiben Becharbhai
16. Kantaben Haribhai
17. Bhanuben Kantilal
18. Sahibbibi Abdulkadar
19. Fatmaben Mohmad Usman
20. Naniben Ravjibhai
21. Savitaben Rajubhai
22. Premilaben Chhaganbhai
23. Udaben Kanabhai
24. Gangaben Raimalbhai
25. Maniben Haribhai
26. Ranjanben Desai
27. Jayshreeben Vyas
28. Namrata Bali
29. Mirai Chatterjee
30. Rima Nanavati
31. Meena Patel
32. Renana Jhabvala

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Nursery Raiser
Gum Collector
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Tobacco-Processing Worker
Tobacco-Processing Worker
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Paper Picker
Contract Labourer
Bidi Roller
Bidi Roller
Readymade Garment Worker
Agricultural Labourer
Agricultural Labourer
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Milk Co-operative Member
Vegetable Vendor
Vegetable Vendor
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